

*This Bulletin informs North Dakota financial institutions and the public of filed applications by state-chartered banks, state-chartered credit unions, and trust companies, and lists state-chartered banks' ATM installations. This Bulletin is for informational purposes only and does not constitute legal notice of an application.*

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***BULLETIN  
FEBRUARY 27, 2004, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<b><u>BANK APPLICATION</u></b>		
1-12-04	Application by VISIONBank, 3000 25 <sup>th</sup> St. S., Fargo, for a bank organization certificate	To be acted on by State Banking Board 3-11-04.
<b><u>FACILITY APPLICATION</u></b>		
1-27-04	The Union Bank, Beulah, to establish a facility at 222 7 <sup>th</sup> St. NW, Hazen	Comment period expires 2-27-04. To be acted on by State Banking Board 3-11-04.
<b><u>NAME CHANGE</u></b>		
12-12-03	St. Alexius Medical Center Credit Union, Bismarck, to change its name to St. Alexius Community Credit Union, Bismarck	To be acted on by State Credit Union Board 3-5-04.

**USURY**

The usury rate for unregulated lenders the month of March 2004 is **7.000% (6.498%)\***

***PLEASE NOTE: The usury rate is equal to five and one half percent (5.5%) higher than the current cost of money as reflected by the average rate of interest payable on U.S. Treasury Bills maturing within six months; but in any event the maximum allowable interest rate ceiling may not be less than seven percent (7.0%).***